

Your results: Protecting your employees

Sample Company



You've got a good start!

With a little fine-tuning, you could elevate your employee loyalty and engagement!



You indicated you aren't sure if your benefits are helping attract and retain the right employees.



You indicated your health and wellness and dental insurance plans are meeting your goals and expectations.



You indicated your qualified retirement (i.e. 401(k), 403(b), ESOP, or profit sharing, etc.) and group life insurance plans aren't meeting your goals and expectations.



You indicated you're not sure if your key employee benefits are effective at recruiting and retaining your top talent



You indicated you have a bonus plan in place for key employees, but it's not meeting your goals and expectations.

Areas you could improve on and next steps



Employee benefits

Employee benefits are a great perk you can offer to all eligible employees. But, providing a benefits package that works for your employees - and your budget - can be a challenge. No matter the size of your employee base, there are options you can choose to make sure you and your employees get the products and services that meet your needs.

Learn what your peers are saying about their goals vs. their actions



[Read what your peers are saying vs. what they're doing - and why they might not be reaching their goals](#)

You understand the importance of providing a competitive benefits package to your employees. But, there may be reasons that make it challenging to offer all the benefits you'd like. Check out what your peers had to say.

See how your benefits compare to other organizations like yours



[Compare your benefits using the Principal Benefit Design ToolSM](#)

This benchmarking tool will compare employee benefits you currently offer (or don't offer) with businesses in your industry, region, and employee-size range. It can help you understand if your benefit offering is competitive with your peers.

Review the plans you have in place that aren't working for you



[Work with your financial professional to review your plans](#)

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Areas you could improve on and next steps

Key employee benefits

Your top-paid people may be losing benefits due to government restrictions on qualified retirement plans. Key employee benefit plans can help restore lost benefits or give your top talent an added perk for being so valuable. Offering these types of benefits can help you recruit, reward, retain, and retire top talent.

Key employee benefit plans can have a significant impact on the success of your business



[Check out this short video to learn what key employee benefits can do for you and your organization](#)



[Or, read this brochure to find out more about the value of key employee benefits](#)



[Read what Benefit Restoration can do for your key employees](#)

Take a moment to think about the success of your business. How much of that success is related to your key employees? Chances are, you have select employees that play important roles in your organization. Offering a competitive benefits package can have a positive impact on your business.

Discover which key employee benefits may be a good fit for your business



[Read this guide to key employee benefits](#)

The right key employee benefits can make all the difference. And, no one solution is right for every business. Review this Key Employee Benefits Guide to help you uncover solutions that may work for your business.

Review the key employee benefits you have in place that aren't meeting your goals. You indicated your bonus plan isn't meeting your goals and expectations.



[Complete this questionnaire to review your plans with your financial professional](#)

Work with your financial professional to ensure you're getting the most out of your key employee benefits package.

Overall results

Having the right tools in place to recruit, reward, retain, and retire employees can have a positive impact on your business.

Your inputs: Protecting your employees

Sample Company

Protecting your employees

Here's what you told us that relates to this assessment

- affording my employee benefits
- handling a financial or economic crisis
- motivating and retaining my key employees
- protecting myself and my business from the financial impact of an owner or key employee death or disability
- the effectiveness of my employee benefits

Business profile

What is your company name?

Sample Company

Where is your company headquartered?

Iowa

What type of business do you have?

For profit

Is your business publicly traded?

No

How many businesses do you own?

I own one business

How many owners does your business have?

Has multiple owners

Is your business family-owned (all owners are related/relatives)?

Yes

How long has the business been in existence?

Well established (11+ years in business)

What type of legal entity is your business?

Corporation

How is your corporation taxed?

S Corporation

How many employees does your business have?

11 - 50

Protecting your employees

Are your benefits attracting and retaining the right employees?

I'm not sure

What benefits do you currently offer?

Health and wellness benefits, Qualified retirement plan (i.e. 401(k), 403(b), ESOP, or profit sharing, etc.), Group life insurance, and Dental insurance

Are your health and wellness benefits meeting your goals and expectations?

Yes

When were your health and wellness benefits last reviewed?

Less than 2 years ago

Is your qualified retirement (i.e. 401(k), 403(b), ESOP, or profit sharing, etc.) benefit meeting your goals and expectations?

No

Your inputs: Protecting your employees

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Protecting your employees

When was your qualified retirement (i.e. 401(k), 403(b), ESOP, or profit sharing, etc.) benefit last reviewed?

2 – 5 years ago

Is your group life insurance benefit meeting your goals and expectations?

No

When was your group life insurance benefit last reviewed?

More than 5 years ago

Is your dental insurance benefit meeting your goals and expectations?

Yes

When was your dental insurance benefit last reviewed?

Less than 2 years ago

Are your "key employee" benefits effective at helping you recruit and retain your top talent?

I'm not sure

What key employee benefits do you have in place?

Bonus plan

Is your bonus plan meeting your goals and expectations?

No

When was your bonus plan last reviewed?

2 – 5 years ago

This business needs assessment tool is made available as a self-help resource for your planning convenience. The results from the assessments are based upon your inputs and are not intended to be a financial plan or investment advice from the Principal Financial Group® but may be used as a general guideline to help you make business planning decisions. Responsibility for these decisions is assumed by you not the Principal Financial Group.

All projections, analysis and calculation results are estimates and depend on many factors, including the date and assumptions you provide, and may not reflect all your sources of income or expenditures. In addition, it ignores future transactions or changes in tax laws which cannot be anticipated. The reports, graphs, and other analysis are dependent upon the accuracy of the data you provided.

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